



Rural Development Offices in Southern New England

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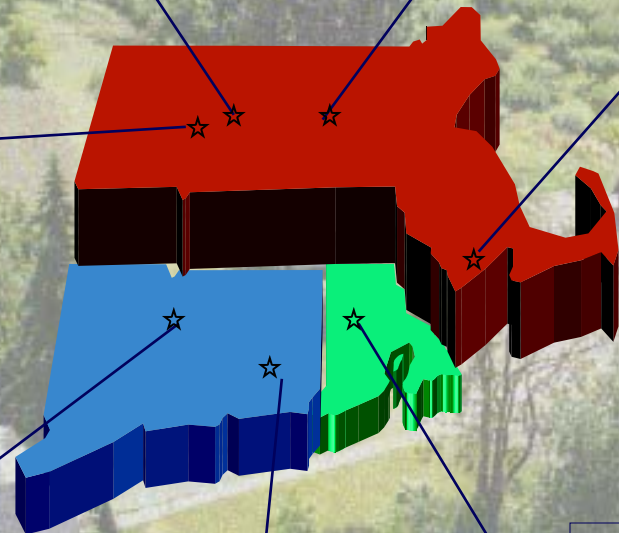
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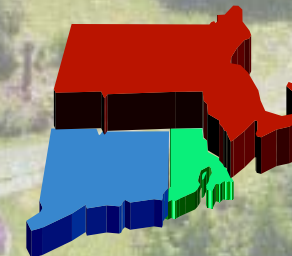
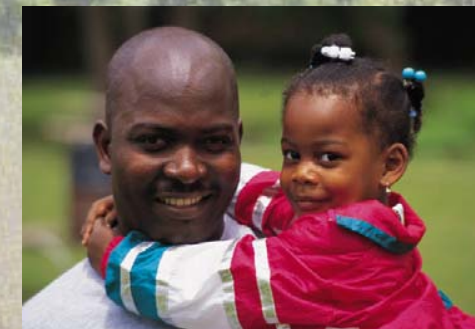
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Committed to the future of rural communities



Fiscal Year 2003 Annual Report for the Southern New England jurisdiction

www.rurdev.usda.gov/ma

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USDA Rural Development Programs

Water & Environmental Programs

The mission of the Rural Utilities Service is to improve the quality of life and promote economic development in rural communities by developing essential public water, sewer and solid waste facilities. Eligible rural areas are cities and towns with less than 10,000 inhabitants.

Water & Waste Loans

Purpose: To develop water and waste disposal systems (including sewers and storm drainage and solid waste disposal). Funds are available to public entities such as municipalities, counties, special-purpose districts, Indian tribes, and corporations not operated for profit. Rural Development also provides water and waste disposal loans made by commercial banks and other eligible lenders.

Water and Waste Grants

Purpose: To reduce water and waste disposal costs to a reasonable level for rural users. Grants may be made for up to 75 percent of eligible project costs in some cases. The same types of applicants are eligible for grants as are for loans.

Technical Assistance and Training (TAT) Grants

Purpose: To make grants to nonprofit organizations to provide technical assistance and training to associations on a wide range of issues relating to the delivery of water and waste disposal services.

Grant funds may be used to assist communities and rural areas identify and evaluate solutions to water, wastewater or solid waste management problems, improve facility operation and maintenance activities, or prepare funding applications for capital construction projects.

Solid Waste Management (SWM) Grants

Purpose: To make grants to public and private nonprofit organizations for providing technical assistance and training to associations to reduce or eliminate pollution of water resources and improve planning and management of solid waste facilities.

In Fiscal Year 2003, USDA Rural Development in Southern New England provided \$22,000,545 in funds through the Water & Wastewater Program.



Over \$4 million in Rural Development loans and grants were provided to the Town of Sturbridge to complete construction of a sanitary sewer system around Big Alum Pond.



State Director Tuttle signs a \$1.29 million Water & Wastewater Treatment loan/grant presented to the Town of Barre, MA. The check presentation was held at Quabbin Regional Middle School amidst a class of Project Citizen students.



Barre's new wastewater treatment facility.



Congressman Richard Neal joined State Director Tuttle for an Earth Day celebration in Douglas, MA. USDA Rural Development provided over \$1.2 million to upgrade the towns' wastewater treatment facility.

USDA Rural Development Programs

Community Facilities Program

Community Programs aims to enhance the quality of life and opportunities in rural communities by developing essential community facilities for public use. These facilities include schools, libraries, childcare, hospitals, medical clinics, assisted living facilities, fire and rescue stations, police stations, community centers, public buildings and transportation. Through its Community Programs, the Department of Agriculture is striving to ensure that such facilities are readily available to all rural communities. Community Programs utilizes three flexible financial tools to achieve this goal: loan guarantees, available to commercial banks; a direct loan program, at reduced interest rates; and a grant program for communities that cannot finance a needed project. Eligible rural areas are cities and towns of less than 20,000 inhabitants.

In Fiscal Year 2003, USDA Rural Development in Southern New England provided \$23,251,124 in funds through the Community Facilities Program.

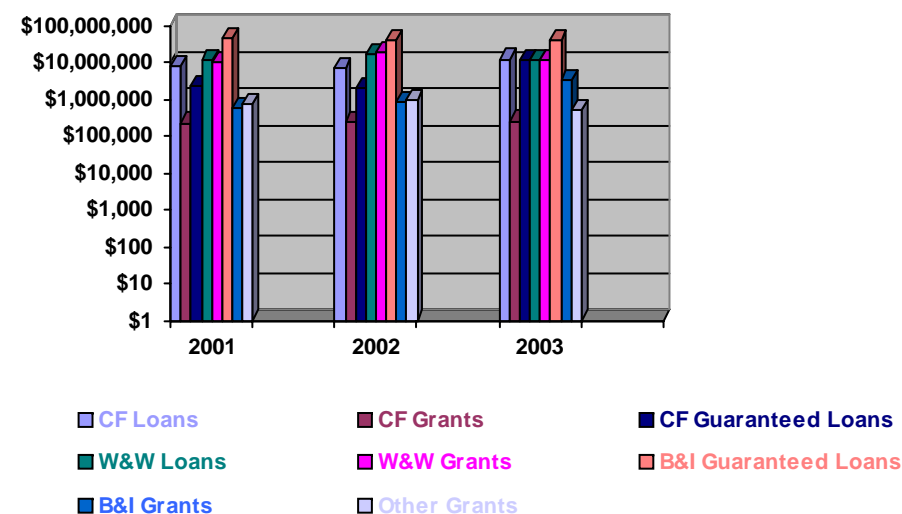


Rural Development provided a \$1.4 million CF guarantee to construct a 17,274 sq. ft. facility to house the Boys & Girls Club of Plymouth.



Pictured left to right: Congressman William Delahunt, Medical Diagnostic Healthcare President Gayle Razzaboni, State Director David Tuttle and Lt. Governor of MA, Kerry Healy. Medical Diagnostic Healthcare Corporation received over \$2 million in CF Loan funds for the purchase of a medical office building. The services offered by Medical Diagnostic Healthcare are available primarily to residents of Plymouth Co., MA. and are specifically targeted toward women of low-income. It is the corporations goal to provide healthcare services to underserved women and to assure that every woman has access to healthcare, early breast cancer detection services, education and counseling.

Rural Development Community & Business Investments



Secretary of Agriculture Ann M. Veneman

The Bush Administration has made great strides in supporting investments in America's rural communities. From the successful implementation to the 2002 Farm Bill to passage of the Healthy Forest Restoration Act, President Bush's policy are helping strengthen the economic health of rural America.

In 2003, we saw record net cash farm income, which is expected to total \$65 million, up 33 percent over 2002, and strong exports, which are expected to reach \$56.2 billion for 2003. The demand for farm products is being spurred by the President's tax cuts, low interests rates and inflation and decline in the value of the dollar. Expanding payrolls and declining unemployment in the coming year are expected to further accelerate food demand.

Also fueling this growth are the programs being implemented by USDA's Rural Development. Through USDA's Rural Development programs, it is estimated that over 510,000 jobs have been created or saved since the beginning of the Bush Administration. USDA has invested nearly \$2.5 billion for rural business development in the form of loans, grants and technical assistance.

Major investments have been made in developing value-added industries, with a focus on promoting renewable energy. Over \$35 million has been provided to support the development and marketing of renewable energy and the creation of energy efficient systems in rural areas.

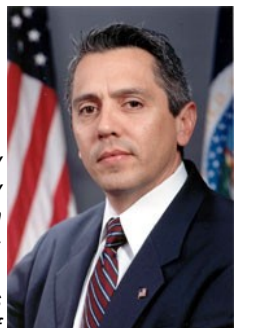
Rural infrastructure, such as education, healthcare, telecommunications, water treatment and community facilities, has been supported by more than \$13 billion in grants and loans. More than \$10.2 billion has been invested in rural housing, much of which supports the President's ambitious goal to increase minority homeownership by 5.5 million by 2010.

As we look to the future, we remain dedicated to ensuring that investments in rural Massachusetts, Connecticut and Rhode Island continue to bring new economic opportunities and an improved quality of life to rural families and communities.

~ Ann M. Veneman

Secretary, United States Department of Agriculture

Acting Under Secretary Gilbert Gonzalez



As rural America's venture capital bank, USDA Rural Development seeks to support local efforts by providing financing to create housing, business development, technology and community infrastructure and essential community facilities. Over the last year, the Bush Administration through USDA Rural Development has provided over \$13 billion in capital financing to assist rural citizens and communities invest in their future.

USDA Rural Development capital investments in FY 2003 include; assisting over 43,000 families realize their dream of homeownership; assisting over 100 rural agri-businesses with financing of energy efficiency and renewable energy systems that support energy independence for America and that supports President Bush's national energy plan; assisting with the financing of over 12,000 business ventures to create or save nearly 90,000 jobs; and assisting with the financing of community infrastructure and facilities that will benefit an estimated 7 million rural citizens. In total, over 350,000 jobs are expected to created or saved as a result of the financing provided by USDA Rural Development.

USDA Rural Development has a dedicated team of professional with over 40 financial and technical assistance programs available to assist rural communities improve their economic opportunities and an improved quality of life. I encourage you to contact our staff in Massachusetts, Connecticut and Rhode Island to learn more about ways that USDA Rural Development can be of assistance to you and your community.

~ Gilbert Gonzalez

Acting Under Secretary, USDA Rural Development



State Director David Tuttle

With pleasure and pride I am pleased to present you with the 2003 USDA Rural Development Annual Report. The Southern New England Rural Development staff and I are passionate about our roles in the achievement of President Bush's and Secretary Veneman's vision to improve economic conditions in America's rural communities. This charge has been the drive behind our hard work and has resulted, I am pleased to report, in the delivery of over \$123 million in funding for rural neighborhoods, businesses and families in Massachusetts, Connecticut and Rhode Island this Fiscal Year.

I am hopeful that the following report will provide you with valuable insight into the vital programs Rural Development has to offer and that our future accomplishments in Massachusetts, Connecticut and Rhode Island continue to improve the lives of those we serve.

~ David H. Tuttle

USDA Rural Development State Director

USDA Rural Development Programs



Housing Programs

The Single Family Housing Program offers home ownership and home improvement loans and grants for individuals and families in rural communities.

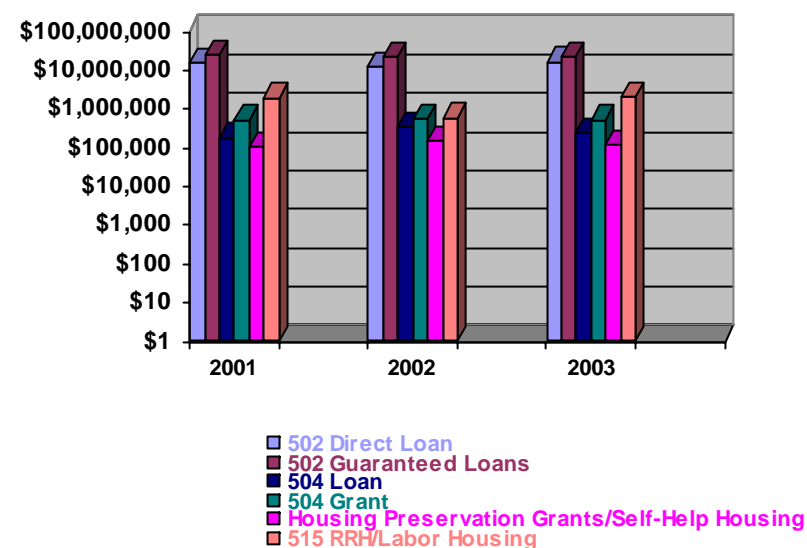
The **502 Direct Loan Program** serves rural residents whose income is below 80% of the median household income. The Direct Loan program allows those rural residents who do not qualify for a conventional loan to obtain homeownership. Assistance is available to purchase or build a single-family home or to repair an existing home.

The **502 Guaranteed Loan Program** provides a guarantee on a home loan made by a private lender. Assistance comes in the form of, Direct and Guaranteed loans for home ownership; loans and grants for home improvement and repairs; direct and guaranteed loans for rural rental housing projects, grants to non-profit organizations to administer housing repair programs (HPG 533), and Self-Help Technical Assistance programs.

In Fiscal Year 2003, USDA Rural Development in Southern New England provided \$39,060,000 in housing funds, assisting over 400 households.



Rural Development Housing Investments



USDA Rural Development Programs

Business & Cooperative Development Programs

The mission of the Rural Business-Cooperative Service is to enhance the quality of life for rural Americans by providing financing and technical assistance to competitive businesses that can prosper in the global marketplace.

We meet these goals by:

- Providing financial resources and technical assistance through loans and grants to businesses and cooperatives located in rural communities;
- establishing public and private institutional alliances and partnerships that leverage financial resources to create jobs and stimulate rural economic activity.

Business & Industry Loan Guarantees, Rural Business Enterprise Grants, Rural Business Opportunity Grants and Intermediary Re-lending Program Loans

are made to improve, develop or finance business, industry and employment and improve the economic and environmental climate in rural communities. The objective of the B&I Loan Program is achieved through bolstering a communities' private commercial credit structure with guarantees on quality loans that will provide employment opportunities. Grant programs are available to public bodies and non-profit organizations to carry out assistance to small and emerging private businesses. This assistance is available only to businesses located in rural areas; those areas being outside the boundary of a town or city with a population of 50,000 or more or its immediate urbanized surroundings. The funds may be used for real estate purchase or improvement, equipment or capital.

Cooperative Development Programs help residents form new cooperative businesses and improve the operations of existing cooperatives. To accomplish this, cooperative programs provide technical assistance, conduct cooperative related research, and produce information products to promote public understanding of cooperatives.

In Fiscal Year 2003, USDA Rural Development in Southern New England provided \$41,180,840 in funds through the Rural Business-Cooperative Service Program.



A \$50,000 RBEG was provided to fund a Municipal Development Plan to improve economic conditions, develop open land space, and attract additional businesses to the center of Storrs Center in the Town of Mansfield, CT. Storrs Center consists of 42 retail businesses, service industries and restaurants, Mansfield Town Hall, a Post Office, a high school, and University of Connecticut offices.



The Massachusetts Woodlands Cooperative received a \$499,253 Value-Added Agricultural Product Market Development Grant which will allow the group to expand markets that focus on forest stewardship, green certified materials and other value-added forest products.